

Information to identify the case:

Debtor 1 **Raymond C Selke III**
First Name Middle Name Last Name
Debtor 2 **Sherri A Selke**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **District of New Jersey**
Case number: **16-18547-ABA**

Social Security number or ITIN **xxx-xx-3037**
EIN **-----**
Social Security number or ITIN **xxx-xx-2522**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Raymond C Selke III

Sherri A Selke

9/23/16

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Raymond C Selke, III
Sherri A Selke
Debtors

Case No. 16-18547-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 69

Date Rcvd: Sep 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2016.

db/jdb +Raymond C Selke, III, Sherri A Selke, 937 Magnolia Rd, Vineland, NJ 08360-6425
cr +Santander Consumer USA Inc., dba Chrysler Capital, P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088
516155428 Aps Medical Billing Specialists, 2527 Cranberry Hwy, Wareham, MA 02571-1046
516155429 +Aspen National Collections, PO Box 10689, Brooksville, FL 34603-0689
516155431 +Blue Cross Blue Shield Tennessee, 500 James Robertson Pkey, Davy Crockett Tower, 6th Floor, Nashville, TN 37243-1204
516155433 +++++CENTER FOR DIAGNOSTIC IMAGING, 1450 E CHESTNUT AVE STE 4C, VINELAND NJ 08361-8469
(address filed with court: Center For Diagnostic Imaging, 1550 E. Chestnut Ave Ste 4c, Vineland, NJ 8361)
516155485 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: VERVE/Mastercard, PO Box 8099, Newark, DE 19714)
516155432 +Ccs, 500 E 60th St N, Sioux Falls, SD 57104-0478
516155434 Chase, PO Box 901003, Columbus, OH 43224
516155437 +Convergent Healthcare Inc, 121 NE Jefferson St Suite 100, Peoria, IL 61602-1229
516155438 +Cumberland County Special Civil, 60 W. Broad Street, Bridgeton, NJ 08302-2515
516155439 Cumberland Special Civil Part, Broad And Fayette Streets, PO Box 10, Bridgeton, NJ 08302-0010
516155440 +Exploria, 25 Town Center Blvd, Suite C, Clermont, FL 34714-4836
516155443 +First National Bank Of Marin, 1050 E. Flamingo Road, Ste E-320, Las Vegas, NV 89119-3424
516155444 +First National Collection, 610 Waltham Way, Mccarran, NV 89434-6695
516155447 Ginny's, 1112 7th Ave, Monroe, WI 53566-1364
516238736 +Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516155448 +Harry Grossman, 22 Foxhill Dr, Tabernacle, NJ 08088-9034
516155451 IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
516155449 Inspira Health Network, PO Box 48274, Newark, NJ 07101-8474
516228610 +K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516155455 +KJ Jordan Credit Dept., 913 First Ave, Chippewa Falls, WI 54729-1402
516155454 +Kejzman Realty LLC, 55 Eastwood dr, Vineland, NJ 08361-2938
516155458 +MABT/CONFIN, PO Box 11743, Wilmington, DE 19850-1743
516228611 +Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516155459 +Massey's, 507 Prudential Road, Horsham, PA 19044-2308
516155463 Medical Practice Management Assoc., Cumberland OB/GYN, PA, MPMA, PO Box 298, Millville, NJ 08332-0298
516155460 +Mercer County Clerk, 209 S. Broad St. Room 100, Trenton, NJ 08608-2403
516155461 +Merchants Credit Guide, 223 W Jackson Blvd Suite 900, Chicago, IL 60606-6912
516316126 +Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
516155464 +Mystic Dunes, 7600 Mystic Dunes Ln, Kissimmee, FL 34747-2549
516155465 +National Pen Co. LLC, PO Box 847203, Dallas, TX 75284-7203
516155466 +Pinnacle Mid Atlantic Anes/Nj, PO Box 650782, Dallas, TX 75265-0782
516155467 Pioneer Credit Recovery Inc, P.O. Box 1018, Moorestown, NJ 08057-0018
516155468 +Plymouth Rock Assurance, Po Box 48, Newark, NJ 07101-0048
516155470 +Premier Orthopaedic Associates, PO Box 2749, Vineland, NJ 08362-2749
516155471 +Quality Assset Recovery, 7 Foster Ave STE 101, Gibbsboro, NJ 08026-1191
516155479 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of NJ, Division Of Taxation, PO Box 245, Dept. Of Treasury,
Trenton, NJ 08695-0245)
+Second Round Lp, 4150 Friedrich Ln Suit, Austin, TX 78744-1052
516155474 +Settlers Life Insurance Company, 1969 Lee Highway, Bristol, VA 24201-1636
516155475 +Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364
516238743 +Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516155476 +South Jersey Gas, PO Box 577, Attn: Mrs. DeMarco, Hammonton, NJ 08037-0577
516155477 South Jersey Health Care, PO Box 6050, Bellmawr, NJ 08099-6050
516155478 +South Main Medical Associates, LLC, 1317 South Main rd, Suite 2C, Vineland, NJ 08360-6511
516155480 +State Of NJ- Division Of Taxation, PO Box 046, Trenton, NJ 08601-0046
516155481 TD Bank, 1707 ROUTE 70 E, Cherry Hill, NJ 8003
516155482 +The Palms County Club and Resports, PO Box 845189, Dallas, TX 75284-5189

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: QJDPMARCHAND.COM Sep 23 2016 22:43:00 Joseph Marchand, 117-119 West Broad St.,
PO Box 298, Bridgeton, NJ 08302-0228

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 23 2016 22:47:42 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 23 2016 22:47:41 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

516155426 +EDI: RMSC.COM Sep 23 2016 22:43:00 Amazon, P.O. Box 965015, Orlando, FL 32896-5015

516155427 +E-mail/Text: AnthemBK_KY@anthem.com Sep 23 2016 22:47:55 Anthem,
1351 William Howard Taft Rd, Cincinnati, OH 45206-1775

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 69

Date Rcvd: Sep 23, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516155430 E-mail/Text: bankruptcy@pepcoholdings.com Sep 23 2016 22:47:34
Atlantic City Electric Company, Pepco Holdings, Inc.,
Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
Carneys Point, NJ 08069-3600

516155435 +EDI: CHRM.COM Sep 23 2016 22:43:00 Chrysler Capital, PO Box 961275,
Fort Worth, TX 76161-0275

516155436 EDI: WFNNB.COM Sep 23 2016 22:43:00 Comenity - HSN, PO Box 183043,
Columbus, OH 43218-3043

516155441 E-mail/Text: memberarfinancialtransactions@express-scripts.com Sep 23 2016 22:47:38
Express Scripts, P.O. Box 66580, St. Louis, MO 63166-6580

516155442 EDI: BLUESTEM.COM Sep 23 2016 22:43:00 Finger Hut/Webbank, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

516155445 +EDI: AMINFOFP.COM Sep 23 2016 22:43:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868

516155452 +EDI: IRS.COM Sep 23 2016 22:43:00 IRS, 1601 Market St, Philadelphia, PA 19103-2301

516344827 EDI: JEFFERSONCAP.COM Sep 23 2016 22:43:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617

516387636 EDI: BL-BECKET.COM Sep 23 2016 22:43:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

516155456 +EDI: CBSKOHLS.COM Sep 23 2016 22:43:00 Kohls / Capital One, PO Box 3115,
Milwaukee, WI 53201-3115

516155457 +EDI: RESURGENT.COM Sep 23 2016 22:43:00 LVNV Funding, PO Box 10497, HSBC Bank,
Greenville, SC 29603-0497

516155462 +EDI: MERRICKBANK.COM Sep 23 2016 22:43:00 Merrick Bank, PO Box 9201,
Old Bethpage, NY 11804-9001

516155469 EDI: PRA.COM Sep 23 2016 22:43:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502

516202638 EDI: Q3G.COM Sep 23 2016 22:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788

516155472 +EDI: RMCB.COM Sep 23 2016 22:43:00 Retrieval Masters Creditors Bureau,
2269 S. Saw Mill River Road Building 3, Elmsford, NY 10523-3848

516155473 +EDI: SECONDROUND.COM Sep 23 2016 22:43:00 Second Round Lp, 4150 Friedrich Ln Suit,
Austin, TX 78744-1052

516155484 +EDI: VERIZONWIRE.COM Sep 23 2016 22:43:00 Verizon Wireless, P.O. Box 26055,
Minneapolis, MN 55426-0055

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516182970* +CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
516155446* +First Premier Bank, 601 S Minnesota Avenue, Sioux Falls, SD 57104-4868
516155450* IRS, PO Box 744, Springfield, NJ 07081-0744
516155453* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346
516211834* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)
516155483 ##+United Recovery Group, 1250 E 200 S Ste 3A, Lehi, UT 84043-1490

TOTALS: 0, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 69

Date Rcvd: Sep 23, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor JP MORGAN CHASE BANK, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc., dba Chrysler Capital mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Seymour Wasserstrum on behalf of Debtor Raymond C Selke, III mylawyer7@aol.com, ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Joint Debtor Sherri A Selke mylawyer7@aol.com, ecf@seymourlaw.net

TOTAL: 5